

Your Will

It is estimated that more than 50 percent of Americans do not have a Will. A Will allows you to control how your loved ones are provided for after your death; it can also create a lasting legacy of giving to your Church.

The easiest way to make a planned gift is to include a simple bequest in your Will. If you already have a Will, please take time to review it to ensure it meets your present needs, and fulfills your wishes. At any time a codicil allows for an added provision or changes to the terms of the Will.

Your bequest to the Church may be expressed in these words:

I give and bequeath the sum of \$_____ to (Parish Name) for its general purposes (unrestricted) or for a specific named program (restricted).

OR

I give and bequeath _____% of the remainder of my estate after all debts, taxes, expenses and family bequests have been paid to (Parish Name) for its general purposes (unrestricted) or for a specific named program (restricted).



the joy of
STEWARDSHIP

*But just as you excel in everything
- in faith, in speech, in knowledge,
in complete earnestness and in your
love for us - see that you also excel
in this grace of giving.*

2 Cor 8:7-9



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Opportunities in Planned Giving



***Fulfill your dreams of
stewardship through
an act of faith***

The Stewardship Connection

In their pastoral letter, *Stewardship: A Disciple's Response*, the U.S. Bishops remind us that good disciples and stewards do the following:

“As Christian stewards, we receive God’s gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord.”

Each generation of Catholics is given an important mission: how do we pass on the faith to the next generation? Foremost is evangelization - knowing our faith well and sharing it with others. As important, is the careful and prayerful sharing of our God-given resources. One of those resources - our assets - includes the things we have accumulated over our lifetime.

As Catholic Christians, we believe that our assets and our ability to accumulate them are gifts from a loving, generous God. We have a responsibility to use these gifts wisely and prudently - as well as to share them with others - our family certainly, but also with those institutions devoted to spreading God’s reign on earth.

Bequests in a will, charitable gift annuities, trusts, insurance and gifts of appreciated stock are all planned gifts, or gifts that come after much thought and consultation with professional advisors. These important gifts will ensure that our lives will touch the lives that come after us to build the faith for generations to come.

| TYPE OF GIFT | BENEFIT TO PARISH | BENEFIT TO DONOR |
|-----------------------------------|---|---|
| Bequest in a Will | Bequest could be held in perpetuity and invested to fund special needs. | <ul style="list-style-type: none"> • Possible estate-tax deduction. • Perpetual-gift opportunity. |
| Charitable Gift Annuity | Assets that are not used in paying annuity to the donors or others benefit the parish | <ul style="list-style-type: none"> • Guaranteed fixed income for life. • Portion of income is tax free. • Deferred tax deductions. |
| Insurance Policy | The parish receives full face value of policy upon death of the donor, or may receive certain surrender value prior to donor’s death. | <ul style="list-style-type: none"> • Income-tax deduction for value of the policy when transferred. • Premium payments may be deducted as gifts. • Possible income-tax and estate-tax deductions. |
| Charitable Remainder Trust | Upon the death of the donor or last surviving income beneficiary, the remaining assets benefit the parish. | <ul style="list-style-type: none"> • Variable or fixed income. • Deferred income if desired. • Possible income-tax and estate-tax deductions. |
| Charitable Lead Trust | Income for duration of trust helps meet needs that exceed the capabilities of most parishes, schools, agencies or ministries. | <ul style="list-style-type: none"> • At end of trust period, principal returns to donor or other beneficiaries. • Principal can pass to others with little or no shrinkage. • Possible income-tax and estate-tax deductions. |
| Retirement/IRA | Significant gift upon the death of the donor benefits the parish. | <ul style="list-style-type: none"> • Estate-tax and income-tax savings for substantial portion of gift. |
| Appreciated Stock | Shares will be sold; the full value of the assets will fund parish needs. | <ul style="list-style-type: none"> • Avoidance of capital-gain tax. • Income-tax deduction for full market value on date of gift. |